erating a payment notification message identifying a system maintaining the second financial account based on the communication identifying the second financial account and sending the payment notification message to the system maintaining the second financial account.

30. The machine-readable medium of claim **25**, wherein the second acquirer systems comprises a payments system.

31. The machine-readable medium of claim **30**, further comprising sending a request for authorization of the transaction from the payment system to a financial institution maintaining the first financial account, receiving at the payment system an indication of authorization from the financial institution, and sending from the payment system the indication of whether the transaction is authorized to the first acquirer system based on the indication of authorization from the financial institution

32. The machine-readable medium of claim **31**, wherein the first financial account comprises a credit account and the first financial institution comprises the issuer of the credit account.

33. The machine-readable medium of claim **31**, wherein the first financial account comprises a debit account and the financial institution comprises the holder of the debit account.

34. The machine-readable medium of claim **31**, wherein the first financial account comprises a demand deposit account and the financial institution comprises the holder of the demand deposit account.

35. The machine-readable medium of claim **25**, wherein the first financial account comprises a stored value account and the second acquirer system comprises a system maintaining information related to the stored value account.

36. The machine-readable medium of claim **25**, wherein the first financial account comprises a loyalty account and the second acquirer system comprises a system maintaining information related to the loyalty account.

* * * * *